

Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application. The claims find full support in the original disclosure.

Listing of Claims:

1. **(Currently Amended)** A method comprising:

receiving, at a certified trusted third party, one or more requests for product of one or more merchants from one or more user computing devices utilizing a first network link between the one or more user computing devices and the certified trusted third party, wherein the first network link utilizes a communication protocol, and wherein the one or more requests for product comprise one or more requests for product information and product order information; and

providing a secure payment option to users of the one or more user computing devices, wherein the secure payment option comprises:

transmitting one or more order requests from the certified trusted third party to the one or more merchants utilizing a second network link between the certified trusted third party and the one or more merchants, the one or more order requests from the certified trusted third party to one or more merchants corresponding to the one or more requests for product from the one or more user computing devices; and

processing payment with one the one or more merchants utilizing the second network link utilizing a payment protocol which is more secure than the communication protocol; ~~and~~

wherein only the certified trusted third party ~~need know~~ knows an identity of one or more users issuing the one or more requests.

2. **(Currently Amended)** The method of claim 1, wherein a server of the certified trusted third party, which is built into a housing including a terminal interface, is configured to process one or more requests from the one or more user computing devices to select and purchase ~~insurance~~ products of one or more merchant ~~insurance~~ companies at one or more remote sites.

3. **(Cancelled)**.

4. **(Cancelled)**

5. **(Previously Presented)** The method of claim 1, further comprising providing confirmation of payment to the one or more user computing devices.

6. **(Currently Amended)** The method of claim [[4]] 1, wherein the communication protocol is an SSL protocol, and the payment protocol is an SET protocol.

7. **(Currently Amended)** A method comprising:

presenting a user with an interface on an electronic device from which the user can ~~browse and~~ send on a first network link utilizing a communication protocol one or

more requests to a certified trusted third party for information concerning one or more products of one or more merchants, wherein the information concerning one or more products comprises product information and product order information;

receiving, on the first network link, information corresponding to the one or more requests;

presenting the information to the user via an interactive window; and

providing a secure payment option to the user, wherein the secure payment option comprises:

sending a user payment order to the certified trusted third party in response to user selection of a product offered by a merchant; and

receiving confirmation of payment from the certified trusted third party;

wherein the user need only communicate with the certified trusted third party on the first network link to complete ~~the secured payment~~ an entire transaction.

8. **(Currently Amended)** The computerized method of claim 7 wherein the ~~user~~ browses using interface includes a browser which is JAVA-enabled, and the interactive window is an applet.

9. **(Previously Presented)** The computerized method of claim 7 wherein the communication protocol is an SSL protocol.

10.-20. **(Cancelled).**

21. **(Previously Presented)** The method according to claim 1, wherein the one or more user computing devices comprise one or more of a personal digital assistant, a mobile phone, and a hand-held computer.

22. **(Previously Presented)** The method according to claim 1, wherein the certified trusted third party comprises a server configured to implement a SET payment protocol.

23. **(Previously Presented)** The method according to claim 1, wherein:

the certified trusted third party displays a unique identifying icon registered with a certification authority; and

the one or more merchants are not trusted or certificated.

24. **(Currently Amended)** A computer-readable non-transitory storage medium encoded with a program of instructions configured to control a central processing unit to perform steps, the steps comprising:

receiving, at a certified trusted third party, one or more requests for product of one or more merchants from one or more user computing devices utilizing a first network link between the one or more user computing devices and the certified trusted third party, wherein the first network link utilizes a communication protocol, and wherein the one or more requests for product comprise one or more requests for product information and product order information; and

providing a secure payment option to users of the one or more user computing devices, wherein the secure payment option comprises:

transmitting one or more order requests from the certified trusted third party to the one or more merchants utilizing a second network link between the certified trusted third party and the one or more merchants, the one or more order requests from the certified trusted third party to one or more merchants corresponding to the one or more requests for product from the one or more user computing devices; and

processing payment with one the one or more merchants utilizing the second network link utilizing a payment protocol which is more secure than the communication protocol; ~~and~~

wherein only the certified trusted third party ~~need know~~ knows an identity of one or more users issuing the one or more requests.

25. (Currently Amended) An apparatus comprising:

a server comprising a central processing unit; and

a computer-readable medium encoded with program instructions for controlling the central processing unit to perform steps, the steps comprising:

receiving, at the apparatus, one or more requests for product of one or more merchants from one or more users, wherein the one or more requests for product comprise one or more requests for product information and product order information;
and

providing a secure payment option to the one or more users, wherein the secure payment option comprises:

transmitting one or more order requests from the apparatus to the one or more merchants, the one or more order requests from the apparatus to one or more merchants corresponding to the one or more requests for product from the one or more user computing devices; and

processing payment with one the one or more merchants utilizing a payment protocol which is highly secure; and

wherein only the apparatus ~~need access~~ accesses an identity of one or more users.

26. **(Currently Amended)** The apparatus of claim 25, wherein the apparatus is a resident local machine which the one or more ~~uses~~ users directly and physically interface comprising:

a keyboard; and

a card reader configured to receive and process payments made with a bank or smart card.

27. **(Cancelled)**

28. **(Currently Amended)** The apparatus of claim 27 26, wherein receiving, at the apparatus, one or more requests for product of one or more merchants from one or more users further comprises:

receiving keyboard input.

29. **(Previously Presented)** The apparatus of claim 25, wherein processing payment with one the one or more merchants utilizing a payment protocol which is highly secure further comprises utilizing a SET payment protocol.

30. **(Previously Presented)** The apparatus of claim 25, wherein the one or more requests for product further comprise one or more requests for insurance services.

31. **(New)** A computer-readable non-transitory storage medium encoded with a steps for securely transacting electronic commerce, said steps comprising:

receiving at a certified trusted third party one or more requests for product information regarding products of one or more merchants, said one or more requests for product information being sent from one or more user computing devices utilizing a first network link, wherein the first network link utilizes a communication protocol;

providing product information including product order information to the one or more user computing devices utilizing the first network link;

receiving one or more product orders from the one or more user computing devices utilizing the first network link;

providing a secure payment option to users of the one or more user computing devices, wherein the secure payment option comprises:

transmitting one or more order requests from the certified trusted third party to the one or more merchants utilizing a second network link between the certified trusted third party and the one or more merchants; and

processing payment with one the one or more merchants utilizing the second network link utilizing a payment protocol which is more secure than the communication protocol;

wherein the one or more merchants do not know an identity of one or more users of the one or more user computing devices.